

**ABSTRACT OF THE INVENTION**

5           A method and system using a communication network such as the  
Internet to allow registered users the flexibility to pay a bill by using  
traditional non-electronic payment methods after receiving an e-mail  
notification. The e-mail notification contains at least summary information  
which is formatted in the form of a remittance which can be included with the  
10 non-electronic form of payment allowing a user to retain the ability to pay a  
bill non-electronically while still being electronically notified that the bill is  
coming due. Additionally, a registered user has the option to pay a bill  
electronically after receiving the e-mail by clicking on an appropriate web  
address embedded within that e-mail. The registered user will either be  
15 directed to a biller website or a Customer Service Provider (CSP) and/or a  
Business Service Provider (BSP) website and given the option to pay the bill  
electronically.